



Commonwealth of Massachusetts
Executive Office of Health and Human Services
Office of Medicaid
600 Washington Street
Boston, MA 02111
www.mass.gov/masshealth



Eligibility Operations Memo 04-05
March 1, 2004

TO: MassHealth Eligibility Operations Staff

FROM: Russ Kulp, Deputy Director, MassHealth Operations

RE: MassHealth Standard/CommonHealth Premium Assistance (MSCPA)

Introduction

Effective March 1, 2004, MassHealth will require all persons who are eligible for MassHealth Standard or CommonHealth to obtain and/or maintain available group health insurance, provided that the insurance:

- meets MassHealth's cost-effectiveness test and basic benefit level; and
- is available to the member at no greater cost than MassHealth coverage.

Members whose health insurance or potential health insurance is determined to meet these requirements will be denied MassHealth eligibility if they do not enroll in the health insurance.

Members who are under the age of 19 or who are pregnant will not be denied MassHealth eligibility if they do not enroll in the health insurance.

Benefits Provided

MassHealth will provide fee-for-service benefits to members, except those members who are already enrolled in a managed-care organization (MCO), while investigating the cost effectiveness and basic benefit level of the member's health insurance. If the health insurance meets these requirements, MassHealth will provide premium assistance to pay the health insurance premium, and will provide fee-for-service coverage for services not covered by the group health insurance, including the group health insurance deductibles and copayments that are greater than the MassHealth copayments.

Premiums

Members receiving benefits during the investigation and enrollment periods (coverage types SE, SI, CE, and CI) will be charged a premium according to the monthly premium schedule for MassHealth Standard and CommonHealth described at 130 CMR 506.011.

Members receiving Premium Assistance (benefit types SA and CA) will be charged a premium amount that will be subtracted from the amount the family group is responsible for as described in 130 CMR 506.012.

MSCPA

The Health Insurance Premium Program (HIPPP) is now called MassHealth Standard/CommonHealth Premium Assistance (MSCPA).

MA21 Screens

The MA21 screens for employer-sponsored health insurance are attached to this memo.

Attached Chart

A chart with the new benefit types and aid categories is attached to this memo.

Questions

If you have any questions about this memo, please have your MEC designee contact the Policy Hotline at 617-210-5331.

MA21 Screens for Employer-Sponsored Health Insurance

At the Health Insurance (HIN) event, the user selects the policy source for the member.
 Press PF1 for the policy source values.

Valid policy source values are:

- E = employer based (the default value)
- C = COBRA (entered by health-insurance contractor)
- O = other

```

                                -Maintain Health Insurance
*Policy Source Ind: E                               Job Active...:

*Holder Name.: _____ DOB: _ _ _ _ SSN: _ _ _ _

*Ins Company.: _____ Group No.: _____
                Polc No. : _____

Ind/Cp/Fm/Dl: _      Polc Type: Medical

Premium Cost: _____ *Freq: _      DMA Pays.:      Start Dt:
                                      Stop Dt.:

+----- Household Members Covered -----+
> X      Name                Age  Start Dt   End Dt       Reason
  _ 1    DEAN, ADAM          49  _ _ _ _ _ _ _ _
  _ 2    DEAN, ANDY          4   _ _ _ _ _ _ _ _
    3
    4
    5
    6

+-----+
Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---
      help  retrn quit          confm          bkwrdr frwrdr skip  left  right main
  
```

The user may view COBRA information from the MA21 Query Screen by entering COB(RA) as the event. COBRA information is added by the health insurance contractor when applicable through the COB(RA) event.

```

Scrolling performed.
HHHPD110                      ***** MASSHEALTH *****                      HHHMD112
< 1 more                      - MA21 HOUSEHOLD QUERY -                      2 more >

Name: DEAN, ADAM                               Maint: _ (Y)
SSN.: 000-62-0000                               Notes: N

+-----+
*Event: COB                                     B P Q D P T A L E H H U D B Gross
                                     E R A I R P B T I R I I E C Mo
X      Name                Age M# N G C B O R S U N S N N D C Income
+-----+
_ DEAN, ADAM                49  1 SA . C . . . . . I . . .
_ DEAN, ANDY                4   2 SA . C . . . . . I . . .

1 - 10
Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---
      help  retrn quit          rfrsh notice bkwrdr frwrdr opt  left  right main
  
```

When the COB(RA) event is selected, the member's name, policy start date, policy end date, and active policy indicator are displayed.

```

** COBRA for HH: DEAN, ADAM **
Seq: 1 of 1
Member Name      Policy      Policy      Active      More
SSN              Start Dt   End Dt      Active      Detail
-----
DEAN, ADAM       01-01-04   06-30-05    Y           X
000-62-0000

Active Only: N

-----+
Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12--
      help  retrn quit                bkwrdr frwrdr                main

```

To view additional information, enter "X" in the More Detail field.

The COBRA administrator name, address, contact name, and telephone number are displayed.

```

COBRA displayed successfully
-----COBRA-----+
PERPD601                                           PERMD602

Member Name: DEAN, ADAM                      SSN: 000-62-0000  Active: Y
-----

Policy Start Date: 01 01 2004                Policy End Date: 06 30 2005

COBRA Administrator
Name...: ABC
Street.: 1 SOUTH ST                          City.: BOSTON
State..: MA                                 Zip...: 02115 0000
Country:

Contact                                     Contact
Name...: JANE DOE                           Phone:800 000 0000

-----+
Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12--
      help  retrn                                main

```

Reminder: To view premium assistance information, refer to the Eligibility Result for an Individual screen.

**New Benefit Types and Aid Categories for MassHealth
Standard/CommonHealth Premium Assistance (MSCPA)**

Coverage Type	Categories	Benefit	Start Date
SI — Time-Limited Standard	EA	Standard coverage in MCO for up to 60 days during MSCPA investigation	N/A
	EB	Standard fee-for-service for up to 60 days during MSCPA investigation	10 days before receipt of completed MBR
CI — Time-Limited CommonHealth	EC	CommonHealth fee-for-service for up to 60 days during MSCPA investigation	10 days before receipt of completed MBR
	ED	AWSS CommonHealth fee-for-service for up to 60 days during MSCPA investigation	10 days before receipt of completed MBR
SE — Time-Limited Standard	EE	Standard coverage in MCO for up to 60 days for MSCPA enrollment	N/A
	EF	Standard fee-for-service for up to 60 days for MSCPA enrollment	N/A
CE — Time-Limited CommonHealth	EG	CommonHealth fee-for-service for up to 60 days for MSCPA enrollment	N/A
	EH	AWSS CommonHealth fee-for-service for up to 60 days for MSCPA enrollment	N/A
SA — Premium payment plus Standard “wrap”	EJ	Premium payment plus Standard “wrap” (SCHIP child)	Premium assistance begins in the month of MassHealth’s eligibility determination for SA
	EK	Premium payment plus Standard “wrap” (adult and non-SCHIP child)	
	EP	Premium payment plus Standard “wrap” (disabled adult)	
CA — Premium payment plus CommonHealth “wrap”	EL	Premium payment plus CommonHealth “wrap” (SCHIP child)	Premium assistance begins in the month of MassHealth’s eligibility determination for CA
	EM	Premium payment plus CommonHealth “wrap” (adult and non-SCHIP child)	
	EN	AWSS premium payment plus CommonHealth “wrap”	